

Charitable Gift Annuities

A Charitable Gift Annuity

A charitable gift annuity provides a lifetime income, a charitable income tax deduction, an avoidance or reduction in capital gains tax, and a portion of the income received is tax-free. The outstanding annuity rate, coupled with the pride and pleasure of providing philanthropic support at Kansas State University, makes this instrument a popular gift arrangement.

How a Charitable Gift Annuity works

After transferring an asset to the KSU Foundation, your gift annuity is established. Under the terms of this agreement, a specific amount is returned to you and/or your spouse quarterly for the rest of your life. The income won't reduce your Social Security benefits.

The Charitable Gift Annuity generates a tax deduction, part of the income is tax-free, and the annuity rate is often higher than what's available from many conservative investments. It is also a good substitute for an IRA.

Advantages of a Charitable Gift Annuity

- Avoidance/reduction of capital gains tax
- Donor determines K-State area of support
- Combination of philanthropic support and guaranteed life income
- Charitable income tax deduction
- A portion of the income received is tax-free
- You may designate yourself and/or your spouse or another person to receive the income
- Excellent annuity rates
- Minimum amount to establish an annuity is \$25,000

Single Life		Two Lives Joint & Survivor	
Age	Rate	Age	Rate
55	4.3%	55/56–58	4.0%
60	4.7%	60/60–62	4.2%
65	5.1%	65/66–68	4.6%
70	5.6%	70/70–71	5.0%
75	6.2%	75/76–77	5.6%
80	7.3%	80/81	6.2%
85	8.3%	85/86	7.3%
90+	9.5%	90/91	9.1%
		93/93-95+	9.3%

The charitable gift annuity is not available in all states. Other gift arrangements may meet your needs.

For more information, contact the gift planning department at 785-775-2000 or giftoptions@ksufoundation.org, or visit k-statelegacy.org.